



News to Help You Save Time & Money

October 2008

## Five More Minutes

While at the park one day, a woman sat down next to a man on a bench near a playground. “That’s my son over there,” she said, pointing to a little boy in a red sweater who was gliding down the slide.

“He’s a fine-looking boy,” the man said. “That’s my daughter on her bike.”

Then, looking at his watch, he called to his daughter. “What do you say we go, Melissa?” Melissa pleaded, “Just five more minutes, Dad. Please? Just five more minutes.”

The man nodded and Melissa continued to ride her bike to her heart’s content.



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Minutes passed and the father stood and called again to his daughter. “Time to go now?” Again Melissa pleaded, “Five more minutes, Dad. Just five more minutes.” The man waved and said, “OK.”

“My, you certainly are a patient father,” the woman commented.

The man smiled and then said, “Her older brother Tommy died last year in an accident. I never spent much time with Tommy and now I’d give anything for just five more minutes with him. I’ve vowed not to make the same mistake with Melissa.

“She thinks she has five more minutes to ride her bike. The truth is, I get five more minutes to watch her play.”

**Give someone you love five more minutes of your time today!**

*Ave Barlow*

**Remember if you need...**



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To Send or Receive a Fax  
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Pens  
Scratch Pads  
Letter Openers  
Bridge Score Pads  
a Glass of Water  
a Restroom  
or Just Want to Say Hello  
Don't Hesitate to Stop by our Office*



## To-Do Or Not To-Do?

To-do lists have long been the traditional approach to managing schedules and commitments. But today there's a growing trend to get rid of the to-do list. Should you? That depends.

If your to-do list works for you, why throw it out? But if you're like a lot of people and you use your to-do list as a sort of ongoing, guilt-inducing reminder of things you need to do but keep putting off, then tossing it might be the best move for your emotional well-being.

Here's one way of dealing more efficiently with to-dos: As each task arises, ask yourself exactly when you're going to do it. Then write it on your calendar or put it in

your electronic organizer, giving yourself an appropriate amount of time to accomplish it. When the day arrives, you'll look at your calendar and take care of the task at the allotted time rather than letting it loom on your to-do list every day.

## Why Did The Chicken...

Here are some offerings from well-known authorities on the subject of why that famous – or infamous – chicken crossed the road:

**ANDERSON COOPER, CNN:** We have reason to believe there is a chicken, but we have not yet been allowed to have access to the other side of the road.

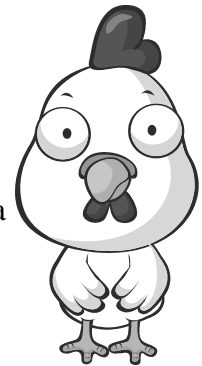
**OPRAH:** Well, I understand that the chicken is having problems, which is why he wants to cross this road so bad. So instead of having the chicken learn from his mistakes and take falls, which is a part of life, I'm going to give this chicken a car so he can just drive across the road and not live his life like the rest of the chickens.

**DR. SEUSS:** Did the chicken cross the road? Did he cross it with a toad? Yes, the chicken crossed the road, but why it crossed I've not been told.

**MARTHA STEWART:** No one called to warn me which way that chicken was going. I had a standing order at the Farmer's Market to sell my eggs when the price dropped to a certain level. No little bird gave me any insider information.

**BARBARA WALTERS:** Isn't that interesting? In a few moments, we'll listen to the chicken tell, for the first time, the heartwarming story of how it experienced a serious case of molting, and went on to accomplish its life-long dream of crossing the road.

**GRANDPA:** In my day we didn't ask why the chicken crossed the road. Somebody told us the



chicken crossed the road, and that was good enough.

**JOHN LENNON:** Imagine all the chickens in the world crossing roads together, in peace.

**BILL GATES:** I have just released eChicken2008, which will not only cross roads, but will lay eggs, file your important documents, and balance your check book. This new platform is much more stable and will never cra...#@&&^(C%#@&#amp;#amp;%5E%28C%25>.....reboot.

## *September Quiz Answer*

**Question:** Who is the only Englishman to become Pope?

**Answer:** Nicholas Breakspear.

**Source:** www.bbc.co.uk

**Congratulations to Ivan Bunker.**

Your name was selected at random from all of the correct quiz entries and you'll receive a \$25 gift certificate to Wood Ranch.

**Watch for your name in a coming month**

## **A Pain In The Neck**

The American Chiropractic Association says that the giant handbag trend is causing many women to develop neck and shoulder pain, as well as headaches. Many large, fashionable bags can easily hold 10 to 15 pounds, but the ACA says handbags should weigh no more than one to two pounds fully loaded

## **How About A “Green” Halloween?**

You're hearing a lot of talk these days about "Going Green" and the idea that environmental responsibility is everyone's responsibility. Going Green suggestions abound from recycling glass and plastic to carpooling and using public transportation. But how about a "green" Halloween?

If the idea of Going Green this Halloween appeals, here are a few suggestions:

**Consider your options** for healthy and/or non-edible treats. Healthy treats could include individual organic microwavable popcorn packs, "eco-friendly" candy like organic chocolate and lollipops, and small boxes of organic juice. Non-edible treats that kids love include small boxes of crayons, erasers in fun shapes, stickers, collectible cards, and other inexpensive items from your dime/dollar store.



**Provide your trick-or-treaters** with reusable goodie bags such as cloth or canvas shopping bags or pillowcases. The kids can decorate their bags and make them their own.

**Make your own costume** or buy one at a second-hand shop. Or find some fun things to put together at yard sales. After Halloween, invite the kids to trade costumes with friends, and you're all set for next year!

If you're hosting a Halloween party, use email for your invitations instead of paper. Many cyber "card shops" have Halloween offerings, and a number of them are free.

**Recycle your pumpkin.** If whipping up some pumpkin pesto or pumpkin flan isn't your thing, you can still bake the pumpkin seeds and share them with your neighborhood birds.

Looking for more ideas? Just google *green Halloween*.

## Toys And Noise

The American Speech-Language-Hearing Association warns parents that some toys – even those recommended for young children – can damage your child's hearing. Noisy toys include cap guns, musical toys, toy phones, horns, sirens, and even squeaky rubber toys. "When held directly to the ear – as children often do – a noisy toy actually exposes the ear to as much as 120 decibels of sound," the association states, adding that this is the equivalent of a jet plane taking off. "Noise at this level is painful and can result in permanent hearing loss."

To lessen this risk, avoid noisy toys in general; look for volume controls on sound-producing toys; and teach your children not to put toys up to their ears.

## How To Get Better Information

It takes a good question to get a good answer. Yes, it would be nice if others remembered to give us *all* the details about something the first time the subject came up. But we can cut to the chase by controlling the way we ask questions.

### ***WELCOME NEW CLIENTS***

Here are some of the new clients who became members of our "Real Estate Family" this past month. We'd like to welcome you and wish you all the best!

**Talan Family**  
**Pauline Costamagna**  
(referred by Donna Duke)  
**Mike & Laura McKeown**  
(happy to serve you again)  
**Jayson Family**

*We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us*

### **Advocate Of The Month**

Congratulations to our  
Advocate Of The Month,  
**Laure Sullivan**

As the Advocate Of The Month she receives a \$25 Gift Certificate To Ottavio's Italian Restaurant.  
Thank You!

**Call us to find out how you can become Advocate Of The Month!**

Always try to have a "specific" in every question you ask. A specific is a word that prompts others to give you information. For example, don't say, "What do you mean?" Instead say, "What, precisely, do you mean by \_\_\_\_\_?" Don't say, "How much bigger is the job?" Instead say, "In what ways is the job bigger?" Training yourself to ask questions in this manner will not only make you a better communicator, but it will also encourage more effective communication from the people with whom you interact.

## Why Buy Used?

According to personal finance expert Gregory

Karp, buying things secondhand is an especially good idea if you're uncertain how long you'll use the items. For example, if you're trying an expensive new hobby, such as golf, skiing, or camping, or if your child starts taking music lessons, it's better to buy used at the onset. "You can upgrade later when you're ready to make a commitment to the activity," he says. "You'll also be more knowledgeable about what type of equipment you'll need."

## Women And Money Myths

In the past, women were often taught some pretty silly notions about money, says *Nice Girls Don't Get Rich* author Lois P. Frankel. And even though a lot of these notions are outdated, many women are still affected by what they or their mothers or women of previous generations were taught. Most women have probably heard these ideas before; the question is whether they are affecting your finances in subtle or not-so-subtle ways. Here are some of the myths that have been passed along about women and money:

**It's just as easy to marry a rich man as it is to marry a poor one.** Many women were told or taught to rely on marriage for financial security in the past, Frankel says, but marrying rich is just not something you can count on. And if you do marry rich, divorce and other factors could threaten your financial health if you rely on marriage alone for your financial stability.

**You don't need to focus on your career or earning power,** because you'll only be earning a second income. While that may be true for some women, you never know what life will throw at you – and you need to be well prepared through classes and trainings to empower yourself financially.

**Women aren't good with numbers or money.** Even though this may seem like an outdated idea, many women were raised with this belief and are still affected by it.

### October Quiz Question

**Who is the only U.S. President to serve two non-consecutive terms?**

Everyone who faxes, e-mails or calls in the correct answer by the 25th of this month will be entered into a drawing for a \$25 gift certificate to *Wood Ranch BBQ & Grill*.

Call in answers to Corrine  
987-5755 x27 or email  
info@barlowwilliams.com

### HAPPY ANNIVERSARY TO YOUR HOME!

- ☺ Sam & Jackie Arouesty
- ☺ Alvin & Janice Belsky
- ☺ Russ & Heather Giles
  - ☺ Tag Johnson
- ☺ Tom Fox & Laura Lopez
  - ☺ Gertie Lupo
- ☺ Jim & Carol Miller
  - ☺ Gail Morrison
- ☺ Jack & Sandra Rosenthal
- ☺ Mary Margaret Smith
  - ☺ Ann Wurtzel

**Money can't buy happiness.** Frankel says that if you believe this, you need to be reminded that poverty will not buy happiness either. Money doesn't guarantee happiness, but it does allow for many choices that are not options if you are poor.

**It's better to do good than to do well.** Not true, because the assumption in this myth is that these two things are mutually exclusive. Rich people can do many good things for society.

**If you work hard, you will be rewarded financially.** Not necessarily true. You can work hard, without working smart. "Working smart" means focusing on your career so you can earn more.



## Can You Stroll To Better Health?

The risk factors associated with a greater likelihood of developing heart disease, diabetes, and stroke are large waist circumference, high blood pressure, high levels of triglycerides, low amounts of HDL (“good” cholesterol), and high blood sugar. Having three out of five of these factors gets you a “MetS diagnosis” – metabolic syndrome. But you can change that just by walking.

In a recent Duke University Medical Center study, 41% of participants were diagnosed with metabolic syndrome (MetS) before walking for 30 minutes six days a week. After eight months of walking on this schedule – without making any dietary changes – only 27% still met the criteria for MetS.

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## A Musical For Every Mood

Are you in the mood for some music? Then feast your ears – and eyes – on one (or more) of the American Film Institute’s Top 10 musicals:

1. Singin’ in the Rain
2. West Side Story
3. The Wizard of Oz
4. The Sound of Music
5. Cabaret
6. Mary Poppins
7. A Star is Born
8. My Fair Lady
9. An American in Paris
10. Meet Me in St. Louis

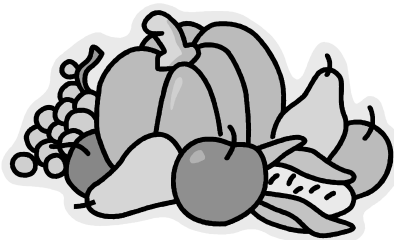


## What’s That Colorful Corn?

Multicolored ears of dried corn often decorate doors and tables during the fall. Known as Indian corn, these varieties hark back to Native American crops of small, knobby ears of corn with red, yellow, blue, and black kernels. The Native Americans roasted some of the fresh corn and ate it, but much of it was dried and pounded into meal for cornbread or cornmeal mush.

Today, most people eat white and yellow corn developed by horticulturists, but colorful varieties of corn are still grown in the American Southwest and in Central and South America. In recent years, horticulturists have developed miniature versions of Indian corn, primarily for decorative use in bouquets and fall arrangements.

# Thoughts Of Autumn



Winter is an etching, spring a watercolor, summer an oil painting, and autumn – a mosaic of them all.

– Stanley Horowitz

## Be Kind To Your Eyes

To lessen eye strain for computer users, the Nova Scotia Association of Optometrists recommends increasing the text size on your screen at least three times the size of the smallest text you can read. “If you have to lean forward or backward to read what’s on the screen, the text is too small,” says Dr. Paula Gaudet, president of the association. “Increase the point size until you can read it easily while sitting back comfortably in your chair.”

### We Recommend...

**Company:** Lassen’s Natural Foods & Vitamins  
**Owner(s):** The Lassen Family (John, Peter, Doris and family)  
**Website:** www.LASSENS.com  
**Locations:** Camarillo, Ventura, Oxnard, Thousand Oaks, Bakersfield, Santa Barbara, Santa Maria, Santa Clarita  
**Camarillo Phone:** 805-482-3287  
**Camarillo Store:** 2207 Pickwick Ave

**Services Provided:** We certainly cannot tell you about all the products of this store in our limited space here, but we will just say you will find lots of vitamins and natural foods in many varieties. Be sure to ask if you don’t see what you are looking for—and be sure to stop by the produce—fresh and priced right!



NATURAL FOODS & VITAMINS

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Be sure to visit Lassen.com. In addition to all the store locations and hours you will find many great recipes, daily tips, and you can even sign up for a newsletter. We whole heartedly recommend Lassen’s. The best part of all is the wonderful Lassen family. They are a big family so don’t expect to remember them all—don’t worry they understand. ENJOY!!

## Referral Reward Program

We want to thank those of you who have participated in the Client Referral program! Marketing for new clients costs us tons of time, money and energy. Like any company, we need new clients to stay in business. Over the years we've found that looking for new clients takes away from the time we would rather be spending with you and for you, and out with other clients.

If we helped you in the sale of or purchase of real estate, you know how well we serve our clients. If you refer your friends and relatives to us, everybody benefits. We can serve you better. We send you a nice gift. And we assure you that we'll take the very best care of any friends or family you refer to us.

**For more information about our Referral Reward Program, just give us a call at 805-987-5755.** It's a great program where, as our way of saying "thanks," we send you a token of our appreciation for recommending our services.

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